



Order Filed on September 22, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**RAS Citron, LLC**

Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-8886

Aleisha C. Jennings, Esquire (049302015)

In Re:

**Gertrude Sofman,**

**Debtor.**

Case No.: 18-32381-MBK

Chapter: 13

Hearing Date: August 14, 2019

Judge: Michael B. Kaplan

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: September 22, 2019**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Page 2**

Secured Creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Robert H. Johnson

Property Involved ("Collateral"): 79 Chestnut Street Morristown, New Jersey 07960

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 6 months from 03/01/2019 through 08/01/2019.
- The Debtor is overdue for 6 payments from 03/01/2019 through 08/01/2019 at \$1,862.79 per month.

Funds Held In Suspense \$454.74.

Total Arrearages Due \$10,722.00.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on September 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,862.79, subject to periodic adjustments.
- Beginning on September 15, 2019, monthly cure payments shall be made in the amount of \$1,191.33 for eight months, with a 9th and final payment in the amount of \$1,191.36 due on or before May 15, 2020.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Nationstar Mortgage LLC  
ATTN: Bankruptcy Dept  
PO Box 619094  
Dallas, Texas 75261-9741
- Monthly cure payment: Nationstar Mortgage LLC  
ATTN: Bankruptcy Dept  
PO Box 619094  
Dallas, Texas 75261-9741

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 7 and Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

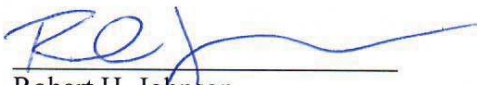
5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.

  
Robert H. Johnson  
Attorney for Debtor(s)  
Date: 9/4/19

/s/Aleisha C Jennings  
Aleisha C. Jennings, Esquire  
Attorney for Secured Creditor  
Date: 9/9/2019

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gertrude Sofman  
 Debtor

Case No. 18-32381-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db +Gertrude Sofman, 157 Bay Avenue, Highlands, NJ 07732-1718

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Aleisha Candace Jennings on behalf of Creditor Federal National Mortgage Association (Fannie Mae) ajennings@rasflaw.com  
 Aleisha Candace Jennings on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@rasflaw.com  
 Denise E. Carlon on behalf of Creditor ARCPE MORGAN HELOC'S dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Harold N. Kaplan on behalf of Creditor Federal National Mortgage Association (Fannie Mae) hkaplan@rasnj.com, informationathnk@aol.com  
 Henry F. Wolff, III on behalf of Creditor Donna L Brenner lawwolff2@aol.com  
 Henry F. Wolff, III on behalf of Creditor Bartholomew Brenner lawwolff2@aol.com  
 Kevin Gordon McDonald on behalf of Creditor ARCPE MORGAN HELOC'S kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Lawrence W. Luttrell on behalf of Creditor Lawrence W. Luttrell larry@lwlpc.com, renee@lwlpc.com;bet@lwlpc.com;luttrellr80275@notify.bestcase.com;john@lwlpc.com  
 Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com  
 Maria Cozzini on behalf of Creditor Federal National Mortgage Association (Fannie Mae) mcozzini@sternlav.com  
 Robert H. Johnson on behalf of Debtor Gertrude Sofman ecfmail@rhjlaw.com, r43974@notify.bestcase.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13